

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	:	CRIMINAL NO. <u>09-</u>
v.	:	DATE FILED: <u>September 24, 2009</u>
MICHAEL S. SHERIDAN	:	VIOLATIONS:
	:	18 U.S.C. § 1341 (mail fraud - 2
	:	counts)

INDICTMENT

COUNTS ONE AND TWO

THE GRAND JURY CHARGES THAT:

INTRODUCTION

At all times material to this indictment:

1. Defendant MICHAEL S. SHERIDAN resided at and received mail at an address in Glenolden, Pennsylvania.
2. Bank One, now JP Morgan Chase N.A., was a credit card company which had a business address of P.O. Box 15153, Wilmington, Delaware.

THE SCHEME

3. From on or about March 14, 2004, to on or around May 31, 2004, defendant

MICHAEL S. SHERIDAN

devised and intended to devise a scheme to defraud credit card companies, banks, and federal credit unions, and to obtain money and property, that is, approximately \$90,093, by means of false and fraudulent pretenses, representations and promises.

MANNER AND MEANS

It was part of the scheme that:

4. Defendant MICHAEL S. SHERIDAN applied for credit cards and credit from credit card companies, banks, and federal credit unions via the Internet and over the telephone.

5. When defendant MICHAEL S. SHERIDAN applied for credits cards and credit, he falsely inflated his annual and monthly income levels on the credit applications to portray himself as a more acceptable candidate for the receipt of credit.

6. Defendant MICHAEL S. SHERIDAN also falsely stated in the credit applications that he was employed with Abbott Laboratories, or that he was employed as a “nurse,” when, in fact, he was not employed at Abbott Laboratories or as a nurse at the time he filed the applications.

7. The creditors approved defendant MICHAEL S. SHERIDAN’s credit application and mailed credit cards to defendant SHERIDAN at his home in Glenolden, Pennsylvania.

8. From on or about March 14, 2004, to on or about May 31, 2004, based on these fraudulent applications, defendant MICHAEL S. SHERIDAN caused to be issued at least eleven credit cards from credit card providers to which defendant SHERIDAN charged approximately \$90,092 through his use of the cards for his own personal enrichment.

9. On or about the dates listed below, in Glenolden, in the Eastern District of Pennsylvania, and elsewhere, defendant

MICHAEL S. SHERIDAN,

for the purpose of executing the scheme, attempting to do so, and aiding and abetting its

execution, knowingly caused to be delivered by United States Mail, the following:

<u>Count</u>	<u>Approximate date of Mailing</u>	<u>Description</u>
One	April 29, 2004	A Bank One credit card in the name of defendant SHERIDAN with account number with the last four digits of 5952, which resulted in a loss to Bank One of approximately \$7,064.
Two	April 30, 2004	A Bank One credit card in the name of defendant SHERIDAN with account number with the last four digits of 6866, which resulted in a loss to Bank One of approximately \$14,909.

All in violation of Title 18, United States Code, Section 1341.

A TRUE BILL:

FOREPERSON

MICHAEL L. LEVY
United States Attorney